

# Notice of Allowability

Application No.

09/590,486

Examiner

Stefano Karmis

Applicant(s)

HAMILTON, BRIAN

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Applicant's Amendment, filed 25 February 2005.

2. ☒ The allowed claim(s) is/are 1-46.

3. ☒ The drawings filed on 08 June 2000 are accepted by the Examiner.

4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some\* c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.

(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

## Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date 06 April 2005

4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☒ Interview Summary (PTO-413),  
Paper No./Mail Date 25 February 2005

7. ☐ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other \_\_\_\_\_

### **DETAILED ACTION**

1. This communication is in response to Applicant's amendment filed on 25 February 2005.

#### ***Status of Claims***

2. Claims 1, 5, 10, 12, 15, 19, 24, 28, 33 and 38-46 are currently amended. Claims 2-4, 6-9, 11, 13, 14, 16-18, 20-23, 25-27, 29-32, and 34-37 are originally filed. Therefore claims 1-46 are under prosecution in this application.

#### ***Allowable Subject Matter***

3. The following is a statement of reasons for the indication of allowable subject matter.

The prior art of record (Tyler U.S. Patent 4,992,939) teaches a method of producing narrative analytical reports by calculating a financial value such as standard ratios and comparing the financial value in the set with one or more financial values associated with other business entities. Assigning a True or Not True score to one or more of the financial values in the set, wherein each assigned score reflects an assessment of financial performance of the business entity relative to other business entities within the selected industry. Then selecting one or more portions of stored text corresponding to the True or Not True verdict, wherein the one or more

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portions of stored text comprise narrative financial analysis information to produce a narrative financial report, see column 4, lines 20-67 and column 5, lines 3-44.

The prior art of record fails to teach a method of producing a financial analysis report for a business entity, the method comprising the following operations performed by a data processing system by combining two or more scores to produce a combination of the two or more scores; selecting one or more portions of stored text corresponding to the combination of scores, wherein the one or more portions of stored text comprise narrative financial analysis information; and building a document from the one or more portions of selected text to produce a narrative financial analysis report for the business entity, the narrative financial analysis report including text explaining a meaning of the combination of scores in a narrative format as disclosed in the specification, pages 35, line 1 thru page 37, Table 26. For these reasons claims 1, 5, 10, 12, 15, 19, 24, 28 and 33 are deemed to be allowable over the prior art of record, and claims 2-4, 6-9, 11, 13, 14, 16-18, 20-23, 25-27, 29-32, and 34-46 are allowable by dependency.

4. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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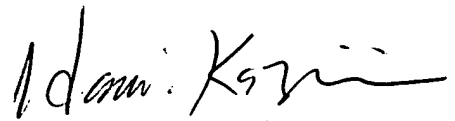
***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (571) 272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Respectfully Submitted  
Stefano Karmis  
06 May 2005

  
**HANI M. KAZIMI**  
**PRIMARY EXAMINER**

**VINCENT MILLIN**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 3600**

